

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Deborah A. Matz

Case No.: 15-29904

Judge: JNP

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: 2-4-19

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: REN

Initial Debtor: DAM

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,616.00 per month to the Chapter 13 Trustee, starting on February 1, 2019 for approximately 21 of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,200.00
RONALD E. NORMAN, ESQ.	ADMINISTRATIVE-SUPPL. FEES	\$2,960.00
RONALD E. NORMAN, ESQ.	ADMINISTRATIVE-SUPPL. FEES	\$700.00 (pending court approval)
IRS-2013 & 2014 Taxes	PRIORITY	\$12,799.74
STATE OF NEW JERSEY	PRIORITY	\$709.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Rushmore Loan Management Services	502 Terrace Ave. Berlin, NJ 08009	\$11,333.40		\$11,333.40	\$1,553.00
Rushmore Loan Management Services	502 Terrace Ave. Berlin, NJ 08009	\$15,254.58 (post-petition arrears per Order)		\$15,254.58 (post-petition arrears per Order)	\$1,580.71

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Midland Funding, LLC	real & personal property	judgment	\$633.00	\$156,775.00	\$10,775.00	\$158,634.00	\$633.00

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Ronald E. Norman, Esquire
- 3) Secured Creditor
- 4) Priority Creditor

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1-14-16 .

Explain below **why** the plan is being modified:

Plan is being modified to add post-petition mortgage arrears per Court Order.

Explain below **how** the plan is being modified:

Added mortgage arrears of \$15,254.58 under Part 4: Secured claims section (a) of plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 2/7/19

/s/ Deborah A. Matz  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 2/7/19

/s/ Ronald E. Norman  
Attorney for Debtor(s)

United States Bankruptcy Court  
District of New JerseyIn re:  
Deborah A. Matz  
DebtorCase No. 15-29904-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 38

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db Deborah A. Matz, 502 Terrace Ave, Berlin, NJ 08009-9316  
 aty +Aimee H. Wagstaff, Andrus Wagstaff, PC, 7171 West Alaska Drive, Lakewood, CO 80226-3216  
 sp +Aimee Wagstaff, Andrus Wagstaff, PC, 7171 West Alaska Drive, Lakewood, CO 80226-3216  
 sp +Dana Taschner, 2029 Century Park East, Suite 400, Los Angeles, CA 90067-2905  
 sp +David Kuttles, The Lanier Law Firm, PLLC, 126 East 56th Street-6th Floor,  
 New York, NY 10022-3087  
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine, c/o Rushmore Loan Management Services LL,  
 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132  
 515808366 Advocate Gigliotti Family Medi, c/o IC System, 444 Highway 96 E,  
 Saint Paul, MN 55127-2557  
 516091814 BCAT 2014-6TT, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 516091815 +BCAT 2014-6TT, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826,  
 BCAT 2014-6TT, c/o Shellpoint Mortgage Servicing 29603-0826  
 515808367 +CAMDEN COUNTY SPECIAL CIVIL PART, 101 S 5th St, Camden, NJ 08103-4099  
 515808372 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 515808373 I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378  
 515808379 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 515847874 Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
 515808380 Rushmore Loan Mgmt Ser, 7515 Irvine Center Dr Ste 100, Irvine, CA 92618-2930  
 515953055 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,  
 Trenton, NJ 08695)  
 515808381 South Jersey Gastroenterolog, c/o National Recovery Agency, PO Box 2025,  
 Springfield, MA 01102-2025  
 516418092 +South Jersey Radiology, 100 Carnie Blvd., Ste B5, Voorhees, NJ 08043-4572  
 516646651 Wilmington Savings Fund Society, FSB,, C/O Shellpoint Mortgage Servicing, PO Box 10826,  
 Greenville, SC 29603 - 0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: lhornsby@triallawfirm.com Feb 09 2019 00:42:11 Lezzlie E. Hornsby,  
 Clark, Love & Hutson, GP, 440 Louisiana Street, Suite 1600, Houston, TX 77002-1060  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 sp +E-mail/Text: lhornsby@triallawfirm.com Feb 09 2019 00:42:11 Lezzlie Hornsby,  
 Clark, Love & Hutson, G.P., 440 Louisiana Street, Suite 1600, Houston, TX 77002-1060  
 515970625 E-mail/PDF: resurgentbknofications@resurgent.com Feb 09 2019 00:37:03  
 Ashley Funding Services LLC, c/o Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 515939748 E-mail/Text: bankruptcy@pepcoholdings.com Feb 09 2019 00:40:01 Atlantic City Electric,  
 Pepco Holdings Inc, 5 Collins Drive Suite 2133, Carneys Point NJ 08069-3600  
 516418091 +E-mail/Text: bankruptcy@pepcoholdings.com Feb 09 2019 00:40:01 Atlantic City Electric,  
 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
 515808369 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 09 2019 00:37:30  
 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119  
 515808368 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 09 2019 00:36:54 Capital One,  
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 515839310 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 09 2019 00:37:26  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515808370 E-mail/PDF: cbp@onemainfinancial.com Feb 09 2019 00:37:46 Citifinancial/Onemain,  
 Citifinancial Inc., PO Box 140489, Irving, TX 75014-0489  
 515808371 E-mail/PDF: creditonebknofications@resurgent.com Feb 09 2019 00:37:01  
 Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873  
 515808374 E-mail/Text: cio.bncmail@irs.gov Feb 09 2019 00:39:47 IRS, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 515947863 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 09 2019 00:40:38  
 Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 515808375 E-mail/Text: bankruptcydpt@mcmcg.com Feb 09 2019 00:40:38 Midland Funding,  
 2365 Northside Dr, San Diego, CA 92108-2709  
 515808377 E-mail/Text: Bankruptcies@nragroup.com Feb 09 2019 00:42:13 National Recovery Agen,  
 2491 Paxton St, Harrisburg, PA 17111-1036  
 515808378 E-mail/PDF: cbp@onemainfinancial.com Feb 09 2019 00:36:43 Onemain Fi, 6801 Colwell Blvd,  
 Irving, TX 75039-3198  
 515955069 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 09 2019 00:37:01  
 Portfolio Recovery Associates, LLC, c/o One Main Financial, POB 41067, Norfolk VA 23541  
 515981222 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 09 2019 00:41:02 Premier Bankcard, LLC,  
 c/ o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-7999

TOTAL: 19

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Feb 08, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Dana Taschner, 2029 Century Park East, Suite 400, Los Angeles, CA 90067-2905  
aty\* +David Kuttles, The Lanier Law Firm, PLLC, 126 East 56th Street, 6th Floor,  
New York, NY 10022-3087  
515808376\* Midland Funding LLC, 2365 Northside Dr, San Diego, CA 92108-2709

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-6TT  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Robert P. Saltzman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-10TT  
dnj@pbslaw.org  
Ronald E. Norman on behalf of Spec. Counsel Dana Taschner ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Ronald E. Norman on behalf of Debtor Deborah A. Matz ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Ronald E. Norman on behalf of Spec. Counsel David Kuttles ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Ronald E. Norman on behalf of Spec. Counsel Lezzlie Hornsby ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Ronald E. Norman on behalf of Spec. Counsel Aimee Wagstaff ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Steven P. Kelly on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-10TT  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-6TT  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11